

FEMA NFIP Agent Training Program



Participant Guide



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Few Reminders

A presentation slide with a blue header bar containing the FEMA logo and the text "FEMA NFIP Agent Training Program". The slide title is "Few Reminders". It contains a numbered list of four items. The background of the slide is a blurred image of a sunset or sunrise over water. In the bottom right corner, there is a small copyright notice: "© FEMA 2019. All rights reserved."

Few Reminders

1. To listen to the audio portion of this webinar, Dial 1-866-861-7917 and enter the access code.
2. Please **mute** your phones to avoid background noise. Use your phone's mute button or press *6. To **un-mute** press *6 again.
3. Please **do not** place your phone on **hold** (music while on hold will disrupt the web conference)
4. You can ask questions during the webinar using the **Q&A** or **Chat** option. Send to **All Panelists**.

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Session Overview





Welcome!

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FEMA NFIP Agent Training Program

Welcome to Session 2 of the FEMA NFIP Agent Training Program!

Dorothy Martinez **Sonja Wood**

Recall your learning from the previous session and share at least one important takeaway.

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Recall your learning from the previous session and share at least one important takeaway.



Introduction to the Session

The screenshot shows a presentation slide with a blue header bar containing the FEMA logo and the text 'FEMA NFIP Agent Training Program'. The slide title is 'Introduction to the Session'. Below the title, it says 'Session 2' in yellow. A bulleted list of modules is provided: Module 5: Loss Settlement, Module 6: Building an NFIP Policy, Module 7: Base Flood Elevation and Elevation Certificates, Module 8: Resources and Summary, and Module 9: Assessment. Below the list, it states 'The duration of this session is 2 hrs.' A man in a suit and glasses is pointing at the slide content. A small copyright notice '© FEMA 2009. All rights reserved.' is visible in the bottom right corner of the slide frame.

Introduction to the Session

Session 2

- Module 5: Loss Settlement
- Module 6: Building an NFIP Policy
- Module 7: Base Flood Elevation and Elevation Certificates
- Module 8: Resources and Summary
- Module 9: Assessment

The duration of this session is 2 hrs.

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Module 5: Loss Settlement





Module Objectives

Module Objectives

After completing this module, participants will be able to describe standard policy sections that deal with Deductibles and General Conditions, especially related to loss settlement.





Getting Started with Loss Settlement

The slide features the FEMA logo and the title 'FEMA NFIP Agent Training Program' at the top. Below this, the section title 'Getting Started with Loss Settlement' is displayed. A list of three questions is provided on the left, and a photograph of two men in business attire is on the right. The background of the slide is a blurred image of a body of water.

Getting Started with Loss Settlement

1. Is there a separate deductible for the building AND the contents?
2. I would like to purchase a replacement cost endorsement for my personal property. Is that possible?
3. My print shop has sustained a total loss from flood damages. I have maximum coverage limits of \$500,000. Will depreciation be deducted to my loss?



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Here are some examples of questions that clients ask about loss settlements. Think about these questions.



Topic 1: NFIP Loss Settlement Options

Topic Objectives

**FEMA NFIP Agent Training Program**

Topic 1: NFIP Loss Settlement Options

Topic Objectives

After completing this topic, participants will be able to describe how NFIP covers loss.



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Deductibles

Topic 1: NFIP Loss Settlement Options

Deductibles

Some important features of deductibles are:

- **Standard:** \$1,000 or \$2,000; options up to \$5,000 for Residential and up to \$50,000 for Other Residential and Non-Residential
- Separate for building and for contents
- Deductible doubles for buildings under construction
- No deductible for:
 - Loss avoidance measures
 - Loss assessments
 - Increased cost of compliance



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The Rating chapter in the NFIP Flood Insurance Manual contains complete rate tables. Section III of that chapter shows the deductible, which is \$2,000 in the emergency program, and either \$2,000 or \$1,000 in the regular program, depending on the flood zone and building construction date.

Separate deductibles apply for Coverage A and Coverage B.

The deductible amount doubles for buildings under construction.

As the policy specifies, there is no deductible applied to loss avoidance measures (for example, sandbagging prior to a flood), loss assessments from a condo association, and Coverage D (increase cost of compliance after a flood).



How NFIP Covers Loss

The slide is titled "Topic 1: NFIP Loss Settlement Options" and "How NFIP Covers Loss". It lists considerations for NFIP loss coverage, including Replacement Cost Value (RCV) and Actual Cash Value (ACV) for various property types. A small inset photo shows a man at a desk with a laptop. The FEMA logo is in the top left corner of the slide.

Topic 1: NFIP Loss Settlement Options

How NFIP Covers Loss

Some considerations for NFIP loss coverage are:

- Replacement Cost Value (RCV):
 - Single-family dwelling (building only); conditional
 - Property owned by condominium association
- Actual Cash Value (ACV):
 - Single family dwelling that's ineligible for RCV
 - Other dwellings
 - Non-residential buildings
- Contents of a building are always insured on actual value
- Special situation for manufactured home or travel trailer

It is important to understand that for most loss, the NFIP policy pays Actual Cash Value (ACV), **not** Replacement Cost Value (RCV).

The policy does pay replacement cost on single-family dwellings, for the building only (Section VII-V-1-a of the policy).

Replacement cost is provided for property owned by a residential condominium association.

Otherwise, loss is covered at ACV, not RCV. Insured parties need to understand this because physical depreciation will be applied. In a way, this is similar to automobile coverage. If you total your car, you do not receive RCV; you receive the ACV.

The policy has a special loss settlement for manufactured homes, mobile homes, and travel trailers that qualify as insurable buildings (Section VII-V-3 of the policy).



Replacement Cost

Topic 1: NFIP Loss Settlement Options

Replacement Cost

Some important features of replacement cost are:

- It applies to single-family dwelling only
- Insured dwelling must be principal residence
- It covers building only (not contents)
- Offers coverage, which is:
 - 80% of replacement cost at time of loss, or
 - Maximum under NFIP



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Here is a summary of the conditions under which almost all replacement cost applies.

Replacement cost applies to 'single-family dwellings.' The coverage for single-family dwellings is more restrictive than most of the coverage under the dwelling policy. A two-family duplex in a single building would not qualify as a single-family dwelling.

RCV applies only if the dwelling is your principal residence, which means the insured has lived in the dwelling for at least 80 percent of the time in the past year (or 80 percent of the period owned, if less than a year).

In addition, insurance must be 80 percent of the full replacement cost of the dwelling (or the maximum available under the policy).



Replacement Cost under RCBAP

Topic 1: NFIP Loss Settlement Options

Replacement Cost under RCBAP

Some important features of replacement cost under Residential Condominium Building Association Policy (RCBAP) are:

- Applies to condo association property
- Applies to the units in the building, and the improvements in the units
 - Must be insured to 80% of replacement cost
- Coinsurance penalty applies, unlike the Dwelling or General Property policy

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There is some replacement cost coverage available to the condominium association, though not to the owner of an individual condominium unit.

The RCBAP specifies that the building itself must be insured to 80 percent of its replacement cost.

The condo association policy has a coinsurance penalty clause, which is not the case for the Dwelling or General Property policy.



Coinurance refers to a penalty on loss payment due to insuring less than 80% of replacement cost or maximum limits available in the NFIP. This can result in severe reduction of the claim payment.



Poll Question

1. If the RCBAP is insured 75% to RCV, will a claim be settled on a replacement cost basis?
 - a. Yes
 - b. No
2. Which of the following statements is true for deductibles?
 - a. Separate deductibles apply for Coverage A and Coverage B.
 - b. The deductible amount for finished buildings and buildings under construction is the same.
3. Which of the following conditions should be met to qualify for RCV? Select all that apply.
 - a. Building coverage must be at least 80 percent of the full replacement cost of the building.
 - b. Building must be a 2-4 family dwelling
 - c. Must be your principal residence
 - d. Building must be a single family dwelling



Actual Cash Value

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FEMA NFIP Agent Training Program

Topic 1: NFIP Loss Settlement Options

Actual Cash Value

Some important conditions associated with ACV are:

- Other residential conditions:
 - Dwellings for two to four families
 - Single family not eligible for RCV
 - Mobile homes under 16 feet wide and under 600 sq. ft
- Detached garages
- Non-residential buildings
- Personal property coverage always at ACV



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All other building coverage is for ACV, not RCV. This includes multiple-family dwellings as well as single-family dwellings that are not eligible for RCV. For example, a single-family dwelling that is not the family's principal residence is eligible for ACV.


ACV also applies to small mobile homes used as dwellings as well as detached garages and non-residential buildings.



The personal property coverage, which includes personal contents in the building, is always at ACV.



Manufactured/Mobile Homes and Travel Trailers

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Topic 1: NFIP Loss Settlement Options

Manufactured/Mobile Homes and Travel Trailers

Some important conditions related to manufactured/mobile homes and travel trailers are:

- Must be built on permanent chassis; fixed to permanent foundation
- Should be at least 16' wide; at least 600 square feet
- Must be principal residence
- Partial loss covered at replacement cost
- If it is total loss, coverage is the least of:
 - The building's limit of liability
 - Replacement cost of dwelling
 - 1.5 times ACV



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Special loss settlement applies to manufactured homes, mobile homes, or travel trailers. These structures must qualify as dwellings under the policy. They must be built on a chassis, fixed to a permanent foundation, and must have at least the minimum specified sizes.

Partial losses that are feasible to repair and can bring the dwelling back to its pre-damage condition are covered at replacement cost.

If the dwelling is a total loss, the special settlement terms apply.



Total loss refers to a condition where a building is totally destroyed or damaged to such an extent that, in NFIP's judgment, it is not economically feasible to repair, at least to its pre-damage condition.



Topic 2: National Flood Insurance Reform Act of 2004

Topic Objectives

**FEMA NFIP Agent Training Program**

Topic 2: National Flood Insurance Reform Act of 2004

Topic Objectives

After completing this topic, participants will be able to list the information sent to policyholder by WYO and Federal Emergency Management Agency (FEMA).



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Information Sent by WYO

The slide features the FEMA logo and the title 'FEMA NFIP Agent Training Program' at the top. The main heading is 'Topic 2: National Flood Insurance Reform Act of 2004'. Below this, the subheading 'Information Sent by WYO' is displayed. The text states: 'Information sent to policyholder by WYO Company (or NFIP Servicing Agent):'. A bulleted list follows: '• Cover letter for enclosures, information to follow', '• New or renewal declarations page', and '• Four-page summary of coverage'. To the right of the text is an image of a 'Summary of Coverage' document, which shows a flooded car and the FEMA logo. The slide has a blue and white background with a blurred image of a flooded area at the bottom.

Topic 2: National Flood Insurance Reform Act of 2004

Information Sent by WYO

Information sent to policyholder by WYO Company (or NFIP Servicing Agent):

- Cover letter for enclosures, information to follow
- New or renewal declarations page
- Four-page summary of coverage

Summary of Coverage

FEMA

Here's FEMA's definition: two walls and a roof.

Under the Flood Insurance Reform Act (FIRA), the policyholder receives a great deal of information about his insurance.

The WYO carrier or NFIP servicing agent sends a packet that includes a cover letter, a new-policy or renewal declarations page, and a four-page summary of coverage.



Information Sent by FEMA

Topic 2: National Flood Insurance Reform Act of 2004

Information Sent by FEMA

Information sent to policyholder by FEMA:

- Cover letter for enclosures
- Loss history for insured property
- Claims handbook
- Acknowledgment form to sign

Flood Insurance Claims Handbook

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In addition, FEMA sends a packet directly to the insured. Along with a cover letter, FEMA sends the loss history for the insured property, a claims handbook, and an acknowledgment form for the insured to sign and return to FEMA.

Some agents will ask the client to send them a copy of this acknowledgment. This copy indicates the agent's interest in the client's affairs, and also lets the agent know that the client has actually received the information from FEMA.

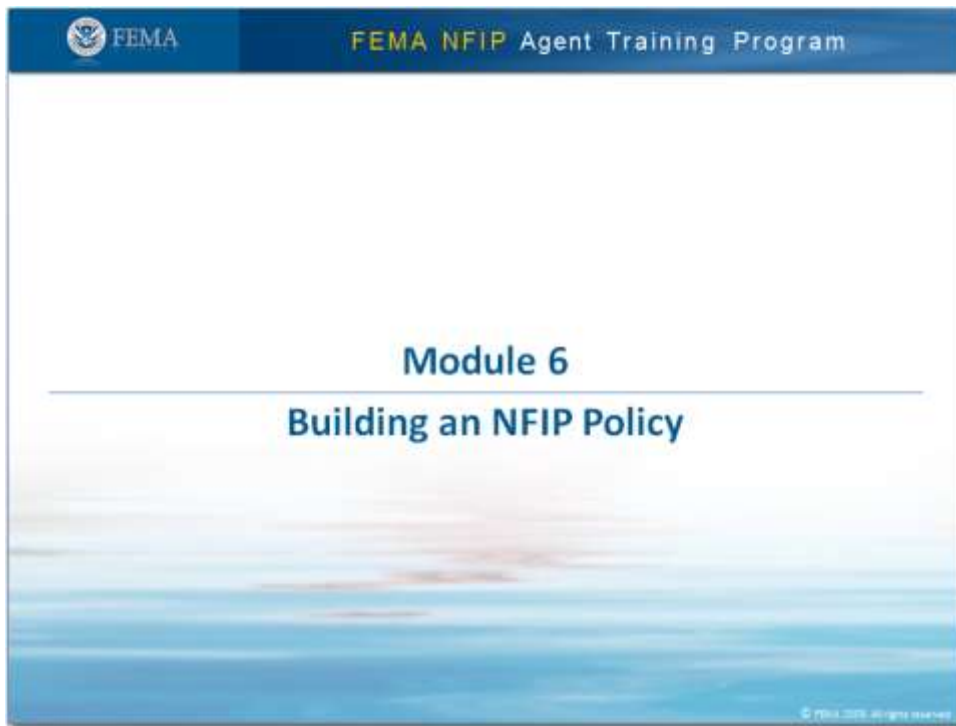


Poll Question: What do you think?

1. Is there a separate deductible for the building AND the contents?
 - a. Yes
 - b. No
2. I would like to purchase a replacement cost endorsement for my personal property. Is that possible?
 - a. Yes
 - b. No
3. My print shop has sustained a total loss from flood damages. I have maximum coverage limits of \$500,000. Will depreciation be deducted to my loss?
 - a. Yes
 - b. No



Module 6: Building an NFIP Policy





Module Objectives



FEMA NFIP Agent Training Program

Module Objectives

After completing this module, participants will be able to explain the main considerations that are involved in building an NFIP policy.





Getting Started with Building an NFIP Policy

The slide features the FEMA logo and the title 'FEMA NFIP Agent Training Program' at the top. Below this, the main title 'Getting Started with Building an NFIP Policy' is displayed. The text 'Some queries associated with building an NFIP policy are:' is followed by a numbered list of three questions. To the right of the list is a photograph of two men in business attire, one of whom is speaking on a mobile phone. The background of the slide is a blurred image of a body of water. A small copyright notice '© FEMA 2016. All rights reserved.' is located in the bottom right corner.

Getting Started with Building an NFIP Policy

Some queries associated with building an NFIP policy are:

1. How can I determine if my property is in a flood zone?
2. Does it make a difference when my property was built?
3. How much will I pay for coverage?


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Here are some examples of questions that clients ask. Think about these questions.



Topic 1: Building an NFIP Policy (Part 1)


Topic Objectives

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Topic 1: Building an NFIP Policy (Part 1)

Topic Objectives


After completing this topic, participants will be able to explain how community participation affects policy formation.



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First Consideration for Building an NFIP Policy—Community

**FEMA NFIP Agent Training Program**

Topic 1: Building an NFIP Policy (Part 1)
First Consideration for Building an NFIP Policy—Community

Certain conditions related to community are:

- Does it participate in NFIP?
 - Most do.
- Which phase does the community participate in: emergency or regular?
- Where's its flood map?



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The first consideration is whether the community participates in the program. If it does not, you cannot sell an NFIP flood insurance policy.

If the community participates, you need to know whether it is via the emergency or the regular program.

And you also need to know how to find the community's flood map.



Community Participation

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Topic 1: Building an NFIP Policy (Part 1)

Community Participation

Agreements between FEMA and the community related to flood insurance:

- FEMA agrees to make flood insurance available within a community.
- The community agrees to:
 - Adopt a floodplain management ordinance
 - Enforce the regulations in that ordinance



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The essence of NFIP is partnership. FEMA agrees to make flood insurance available in participating communities. The communities, in turn, agree to adopt floodplain management ordinances and enforce them.

These ordinances can determine where you can build, and at what height the lowest floor of your building might need to be.



NFIP: Two Ways to Participate



The emergency program is the entry level of participation in NFIP. It offers flat rates for limited coverage. Communities in the emergency program use older flood maps with less detail.

In general, the emergency program is a first step toward the regular program.

The regular program is for communities that participate fully in NFIP. The insurance in the regular program uses actuarial rates, and provides for additional coverage.

Most important, the regular program uses much detailed Flood Insurance Rate Map (FIRM).

Simply put, these detailed maps show more risk and allow more coverage than other maps. On the other hand, limited knowledge of risk, limits the amount of coverage one can purchase.





What about My Community?

Topic 1: Building an NFIP Policy (Part 1)

What about My Community?

To find the status of your community's participation:

- Click for flood information at www.fema.gov.
- Locate the link for Community Status Book (CSB).

The direct link is:
<http://www.fema.gov/fema/csb.shtml>

Flood Insurance, Maps, and Information

Flood Publications
[Claims Handbook](#), [Coastal Barrier Resource System](#), [Community Status Book](#), [FIRM Guidance Documents](#), [Flood Insurance \(NFIP\) Manual](#), [Floodplain Management](#), [NFIP Legislation and Regulations](#), [Standard Flood Insurance Policies](#), [Summary of Coverage \(English and Spanish\)](#), [Technical Bulletins](#), [Watermark](#)

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Once again, here's how to find the Community Status Book (CSB) at the FEMA.gov Web site.

From the main page, click the box for flood insurance, maps, and information, then find the link for the CSB. Or, you can bookmark the direct link.



CSB Shows All Participating Communities

FEMA NFIP Agent Training Program

Topic 1: Building an NFIP Policy (Part 1)

CSB Shows All Participating Communities

Initial date for Flood Hazard Boundary Map (older map)

Initial date for Flood Insurance Rate Map (if any)

Date of current flood map *

**Federal Emergency Management Agency
Community Status Book Report
KANSAS**

Communities Participating in the National Flood Program

Community and county	Community Name	County	Init FIRM Identified	Init FIRM Date	Curr FIRM Map Date	Reg-Emer Date	Tribal
200044	OSAGE CITY, CITY OF	POTTAWATOMIE COUNTY	08/13/78	12/05/09	02/03/10	02/03/10	No
200052	OSAGE CITY, CITY OF	OSAGE COUNTY	02/28/78	12/05/09	02/03/10	02/03/10	No
200059	OSAGE CITY, CITY OF	OSAGE COUNTY	08/28/77	12/05/09	02/03/10	02/03/10	No
200223	OSAWATOMIE, CITY OF	WABASH COUNTY	01/23/74	09/19/84	08/19/98	08/19/98	No
200225	OSBORNE, CITY OF	OSBORNE COUNTY	03/18/74	11/04/09	11/04/09	08/03/84	No
200181	OSKALOOSA, CITY OF	JEFFERSON COUNTY	05/24/74	11/04/09	11/04/09	08/03/84	No
200549	OSWEGO, CITY OF	LABETTE COUNTY	09/19/78	21/02/09	01/02/09	01/02/09	No
200603	OTTAWA, CITY OF	OTTAWA COUNTY	11/18/00	11/18/00	11/18/00	12/14/09	No
200104	OTTAWA, CITY OF	FRANKLIN COUNTY	01/09/74	09/19/84	09/19/84	09/19/84	No
200548	OVERBROOK, CITY OF	OSAGE COUNTY	08/13/78	12/05/09	02/03/10	01/10/08	No
200174	OVERLAND PARK, CITY OF	JOHNSON COUNTY	01/03/78	09/30/77	05/03/09	09/30/77	No
200445	PALCO, CITY OF	ROCKS COUNTY	07/02/76	08/03/09	08/03/09	08/03/84	No

* 'NSFHA' in this column means 'no special flood hazard area' (all Zone C)

Regular program

(E) : Emergency program

Here's how to read the CSB report.

- First, you have the name of the community and the county it is located in.
- If there is a Flood Hazard Boundary Map, which is an older flood map, the date of that map appears in this column.
- The next column shows the **initial date** for any FIRM.
- Next, the date of the current flood map, which may be more recent than the initial map due to changes. As the note shows, you will sometimes see No Special Flood Hazard Area (NSFHA) in this column, which means the community is all in Zone B, C, or X.
- The next column shows the date on which the community joined either the regular or the emergency program. Note the example date of 11/15/78.
- The date shows that the county of Osage, KS 02/03/10 joined the regular program on that date.



- The next example has a date of 7/28/95, followed by an E.
- The E indicates that City of Onaga, KS joined the emergency program on that date. E for emergency.

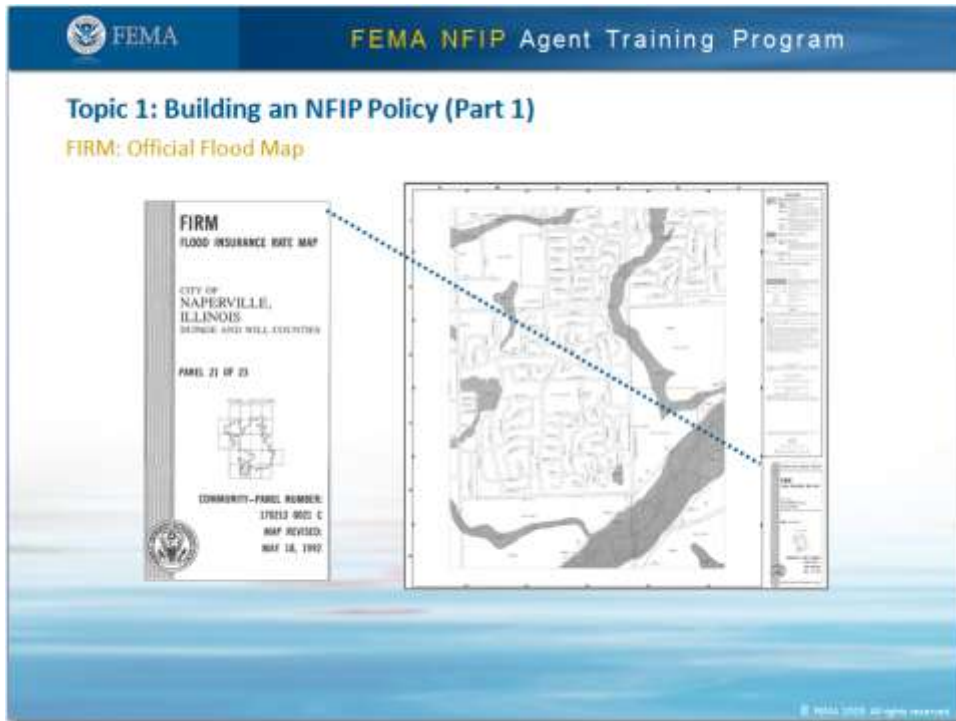


Poll Question

1. Which of the following community participation programs uses a detailed flood map?
 - a. Emergency
 - b. Regular
2. What would you interpret if you see NSFHA written in the Current Effective Map Date column of the Community Status Book report?
 - a. The community is in Zone A
 - b. The community is in Zone X
 - c. The community is in Zone V
3. Which of the following items do you find in a Community Status List? (Select all that apply.)
 - a. Base Flood Elevations
 - b. Community Name
 - c. Community ID Number
 - d. Regular and Emergency Program communities
 - e. Coverage that can be purchased within a community



FIRM: Official Flood Map



We have talked about FIRMs earlier. This is an example of an FIRM for the area around Naperville, Illinois. The typical FIRM is made up of several panels. You can see the rectangular panels on the cover of the FIRM.

The map that you are looking at is panel 21 of 23 panels that make up this FIRM.



Finding a FIRM

FEMA NFIP Agent Training Program

Topic 1: Building an NFIP Policy (Part 1)

Finding a FIRM

You can locate the FIRM for a specific street address at the FEMA Map Service Center on:
www.msc.fema.gov.

Product Search by:

Address: **Map Panel ID:**

1) Select a Product

2) Enter an Address:
Street:
City:
State:

Map Search Results

Map Panel ID	Description	Elevation	Date	View	Map
170213M24C	NAPERVILLE 2TH DU PAGE CE	35/16/192		<input type="button" value="View"/>	<input type="button" value="Map"/>

Click to view map

You and your clients can locate the FIRM for a specific street address at the FEMA Map Service Center. As the example shows, you enter the address and search. Then, click **View** to display the FIRM.



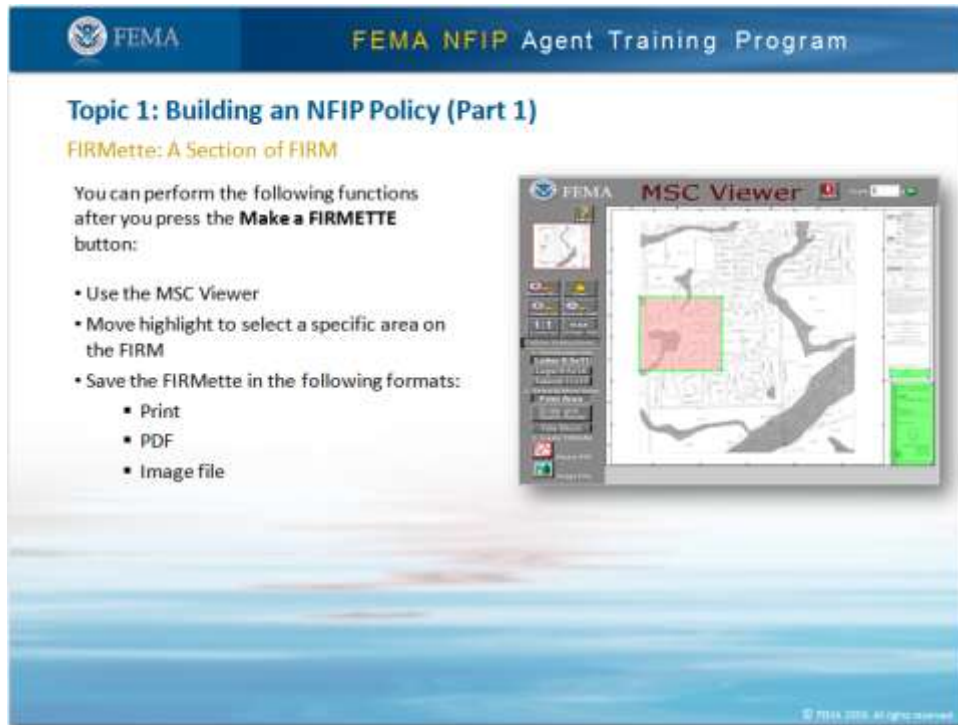
Using the Map Viewer

The screenshot displays the FEMA NFIP Agent Training Program interface. At the top, the FEMA logo and the text "FEMA NFIP Agent Training Program" are visible. Below this, the title "Topic 1: Building an NFIP Policy (Part 1)" is shown, followed by the subheading "Using the Map Viewer". The text states: "After clicking View, the Map Viewer on the site gets activated, which allows you to:" followed by a bullet point: "• Pan, zoom in, zoom out, or make a FIRMette". Below the text, there are two images: on the left, a screenshot of the "MSC Viewer" showing a map with various features and a sidebar; on the right, a physical "FIRM" (Flood Insurance Rate Map) document for "LAURELVILLE, BLANCHES" with a date of "MAY 16, 1993". The bottom right corner of the slide contains the text "© FEMA 2008. All rights reserved."

Within the Map Viewer, you can pan across the FIRM, zoom in and out, and examine any detail of the map by clicking **View**.



FIRMette: A Section of FIRM



A FIRMette is a section of a FIRM. Most often, you use it to show the flood zone in the immediate area of a street address.

As the slide shows, when you press the **Make a FIRMETTE** button, you see the entire panel, with two areas highlighted.

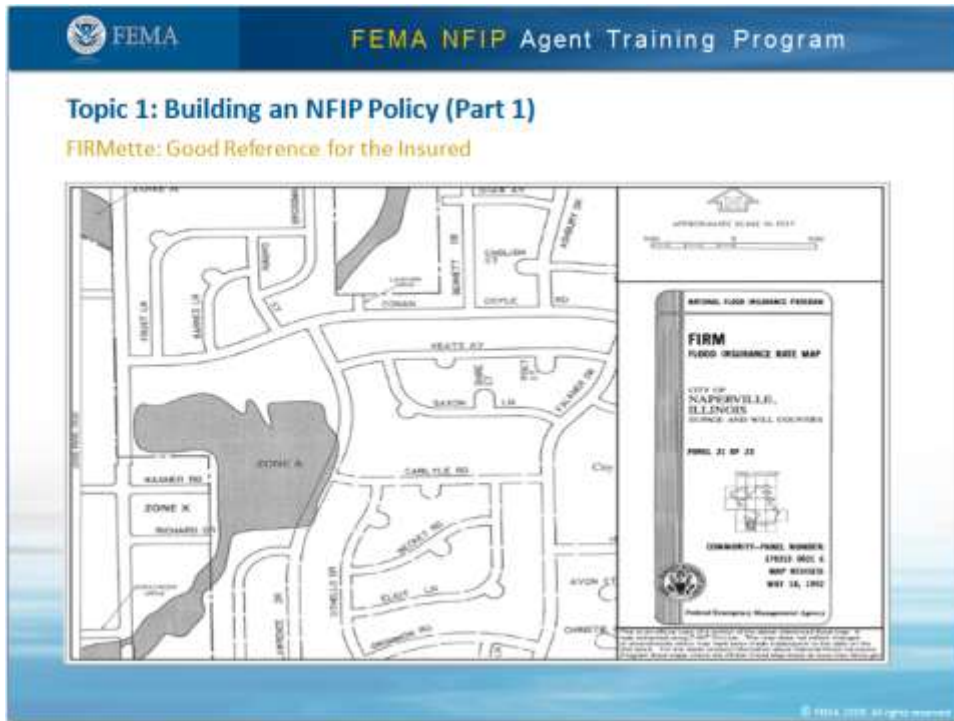
The green area is the cover of the FIRM.

The pink area is the detailed section that will appear in the FIRMette. You can drag this pink highlight to any part of the panel.

The tool has options for printing the FIRMette, for saving it as PDF, and for saving it as an image file (a picture).



FIRMette: Good Reference for the Insured

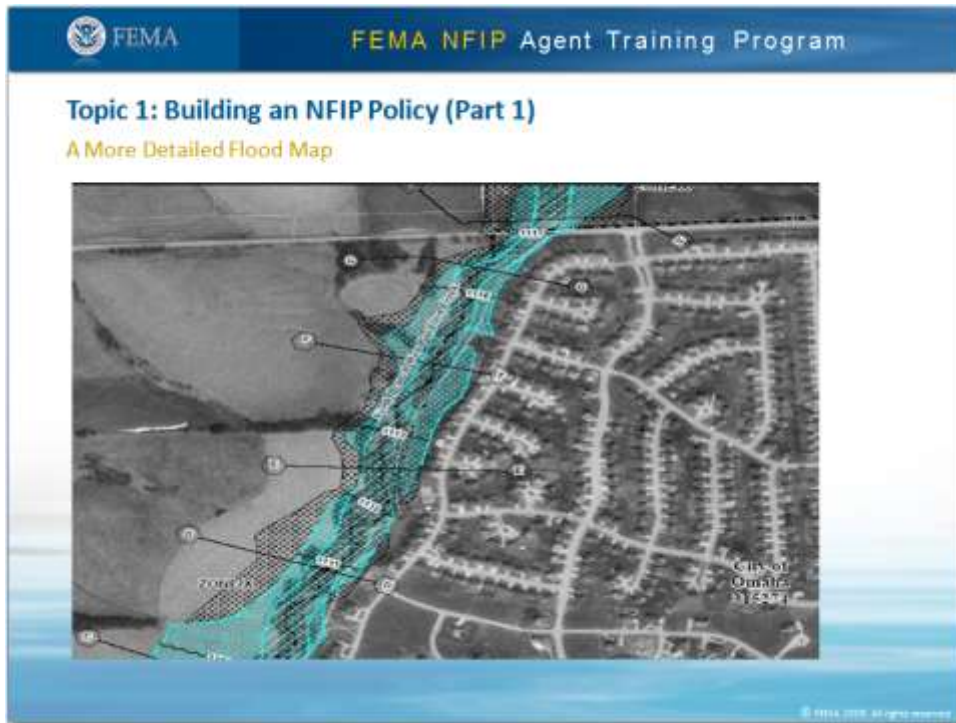


Here is the complete FIRMette for one location on panel 21 of the FRIM for Naperville, Illinois. If you had a client whose address was on Carlyle road, in the center of the map, your client could see that Zone A is right at the end of the street.

However, this does not mean that it never floods at the east end of Carlyle Road. It simply means that most of Carlyle Road is **not** in Zone A. However, other conditions can cause flooding. For example, very heavy rainfall can occur even in areas that have never flooded from streams, rivers, lakes, or the ocean.



A More Detailed Flood Map



This is a newer type of flood map, using digitized images of the area rather than printed lines. Here, the high-risk zones appear in color.



Simulation



FEMA NFIP Agent Training Program

Simulation

The www.msc.fema.gov page is displayed for you. You need to search FIRM for area around Louisiana Superdome, Sugar Bowl Drive, New Orleans, LA 70112. After locating the FIRM, create a FIRMette for a specific area.

The www.msc.fema.gov page is displayed for you. You need to search FIRM for area around Louisiana Superdome, Sugar Bowl Drive, New Orleans, LA 70112. After locating the FIRM, create a FIRMette for a specific area.



No Flood Insurance Available

Topic 1: Building an NFIP Policy (Part 1)

No Flood Insurance Available

No insurance is available at:

- Coastal Barrier Resources Act (CBRA) areas
- Otherwise Protected Areas (OPA)
- Ocean front land, shores of Great Lakes
- Other sites shown on flood maps with identification date

What CBRA and OPA mean:

- Buildings ineligible for coverage (even in participating communities)
- No coverage available if constructed after date

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We have talked about participation in NFIP.

It is important for you and your clients to understand that there are certain areas where no insurance is available from NFIP.


The CBRA has designated certain coastal areas in which buildings are not eligible for coverage. OPA may not exist along the ocean.

Both CBRA and OPA areas are designated on flood maps. There is no coverage available for new construction after the identification date in these areas.



Topic 2: Building an NFIP Policy (Part 2)


Topic Objectives

**FEMA NFIP Agent Training Program**

Topic 2: Building an NFIP Policy (Part 2)

Topic Objectives

After completing this topic, participants will be able to explain how the structure of a building affects policy formation.



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Second Consideration for Building an NFIP Policy—Building

Topic 2: Building an NFIP Policy (Part 2)

Second Consideration for Building an NFIP Policy—Building

Certain conditions related to the building structure are:

- Eligibility for coverage
- Dwelling, general, or owned by condo association
- Pre-FIRM or Post-FIRM (based on effective date of FIRM)
- Basement or enclosure



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Let us consider the conditions displayed on the slide, which you need to consider before quoting an NFIP policy based on building structure.

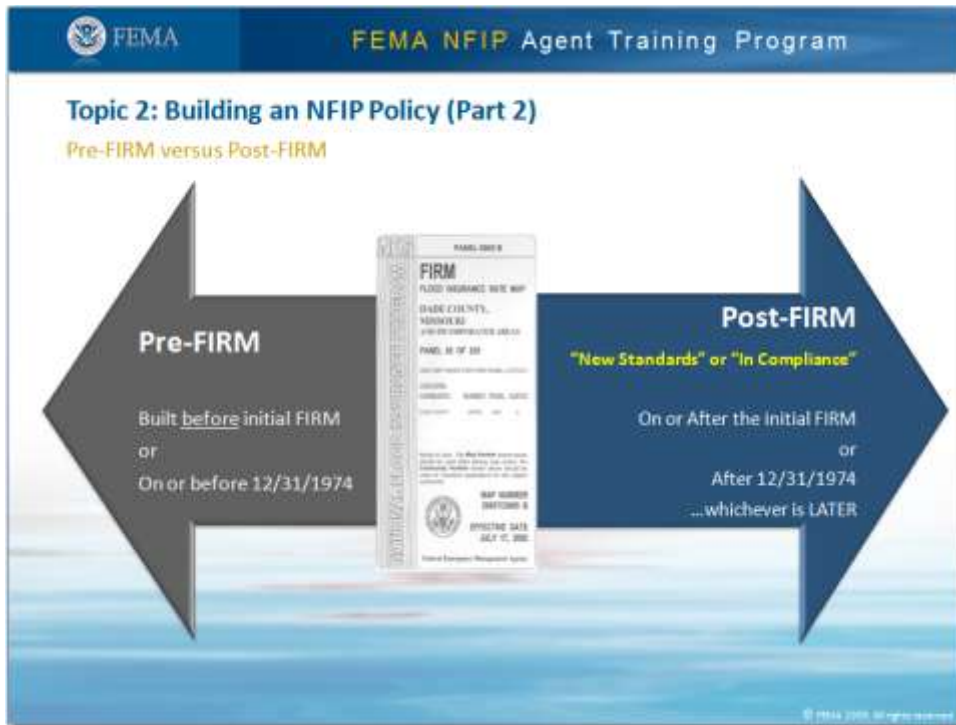


Poll Question

1. Which of the following properties are insurable?
 - a. Image A
 - b. Image B
 - c. Image C
 - d. Image D



Pre-FIRM versus Post-FIRM



Here's FEMA's definition: two walls and a roof.

You will hear the terms "pre-FIRM" and "post-FIRM" often. They have two meanings.

- The first is whether a building was built on or before December 31, 1974, which is the earliest date for a FIRM.
- The second has to do with the initial FIRM date for a community, which may be later than 12/31/74.

What matters is the later of the two.

Notice the "Initial FIRM Identified" dates in this sample. The first community has a date of 11/15/78. Buildings constructed after that date are considered post-FIRM; buildings constructed before that date are pre-FIRM.



Importance of Initial FIRM Date

Topic 2: Building an NFIP Policy (Part 2)

Importance of Initial FIRM Date

- Pre-FIRM structures are actuarially rated
 - Requirements are less stringent
 - Premiums are lower
- But:
 - If structure is substantially damaged, rebuilding must comply with current standards
- A key post-FIRM factor: Base Flood Elevation (BFE)

**Federal Emergency Management Agency
Community Status Book Report
KANSAS**

Communities Participating in the National Flood Program

CID	Community Name	County	Init PHSM Identified	Init FIRM Identified	Curr EFT Map Date	Reg-Emer Date	Tribal
200544	OSAGE CITY, CITY OF	POTTAWATOMIE COUNTY	08/13/75	08/13/75	08/13/75	05/10/04(E)	No
200253	OSAGE CITY, CITY OF	OSAGE COUNTY	02/05/75	12/05/03	02/03/10	05/22/10	No
2006018	OSAGE COUNTY *	OSAGE COUNTY	08/05/77	12/05/03	02/03/10	02/03/10	No
2002236	OSAWATOMIE, CITY OF	MAHA COUNTY	01/23/74	09/19/04	08/18/08	08/19/04	No
200288	OSBORNE, CITY OF	OSBORNE COUNTY	03/19/74		(JGPM)	06/03/04	No
2001012	OSWALDO, CITY OF	JEFFERSON COUNTY	05/24/74	11/04/09	11/04/09(M)	06/03/04	No
2005456	OSWEGO, CITY OF	LABETTE COUNTY	09/19/75	01/02/08	01/02/08(M)	01/02/08	No
2006036	OTTAWA COUNTY *	OTTAWA COUNTY		11/18/08	11/18/08(M)	12/14/08	No
2001048	OTTAWA, CITY OF	FRANKLIN COUNTY	01/09/74	09/19/04	08/18/04	08/19/04	No
2005468	OVERBROOK, CITY OF	OSAGE COUNTY	08/13/75	12/05/03	02/03/10(M)	01/10/08	No
2001749	OVERLAND PARK, CITY OF	JOHNSON COUNTY	01/03/75	09/30/77	09/03/08	06/30/77	No
200445	PALCO, CITY OF	BOONE COUNTY	07/01/75		(JGPM)	06/03/04	No

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Pre-FIRM buildings are actuarially rated, that is they are exempt from some of the post-FIRM requirements. This means that their premiums are lower than the actual risk, though typically the coverage limit is lower as well.



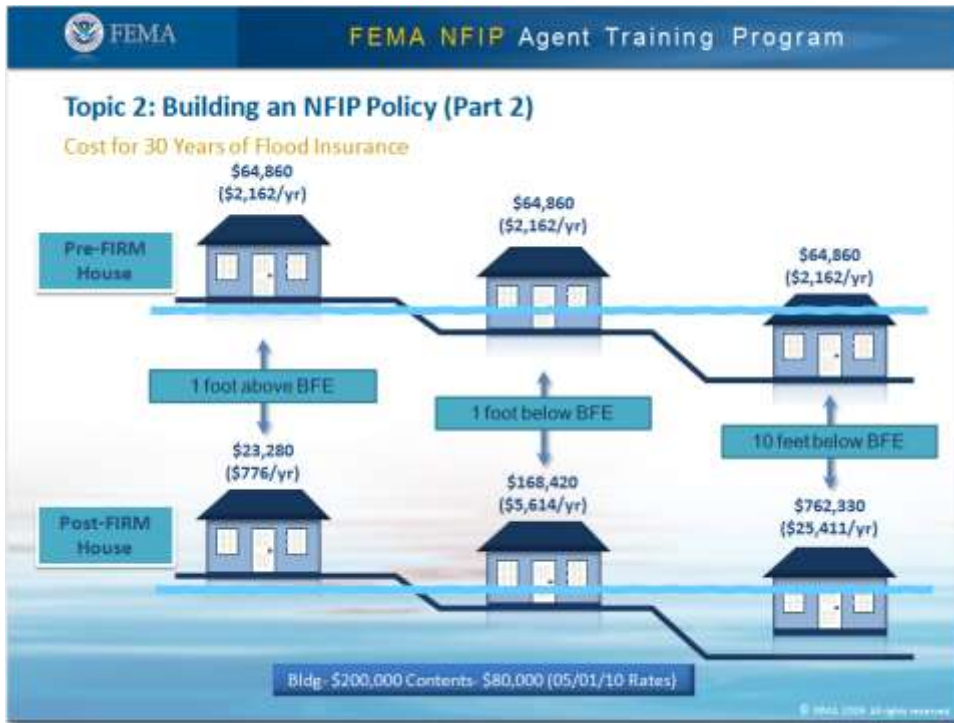
Note: If a pre-FIRM structure is substantially damaged, repair or rebuilding must bring the structure into compliance with **current** standards, not those in existence pre-FIRM.

You will see the term Base Flood Elevation (BFE) in this context. In high-risk flood zones, BFE indicates a water surface elevation that can be reached or exceeded by a flood with a one percent chance in any given year.

Previously, you might have thought that the hundred-year flood level, but “one percent chance in a year” is a better label.



Cost for 30 Years of Flood Insurance



This slide shows the effect of pre-FIRM and post-FIRM status for identical buildings.

The first three houses shown on the slide are pre-FIRM houses. The one on the left has its lowest floor one foot above BFE. The one in the middle has its lowest floor one foot below BFE. The one on the right has its lowest floor 10 feet below BFE.

Because these are pre-FIRM houses, they all pay the same premium for insurance, which amounts to \$2,162 per year and subsequently works out to \$64,860 in premiums over the 30-year life of a mortgage.

Let's check the effect of BFE on post-FIRM houses.

The house that is one foot above BFE pays a premium of only \$776 per year because it has a lower risk of flood. This premium amounts to \$23,280 over the life of the mortgage.



The house with its lowest floor one foot below BFE has a much higher premium of \$5,614 per year, or \$168,420 over the life of the mortgage.

Finally, a post-FIRM house that's ten feet below BFE would pay a premium of over \$25,411 a year or \$762,330 over the life of its mortgage.



Topic 3: Building an NFIP Policy (Part 3)

Topic Objectives

**FEMA NFIP Agent Training Program**

Topic 3: Building an NFIP Policy (Part 3)

Topic Objectives

After completing this topic, participants will be able to explain how the owner's choice of coverage affects policy formation.



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Third Consideration for Building an NFIP Policy—Coverage

Topic 3: Building an NFIP Policy (Part 3)
Third Consideration for Building an NFIP Policy—Coverage

Certain conditions related to coverage are:

- Building, contents, or both
- Amount for each coverage
- Include Coverage D (increased cost of compliance)
- Deductible and fees
- Eligible for CRS discount



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The third set of factors in building a policy involves the kind of coverage the owner wants to have.

The owner may:

- Insure only the building property, only the personal property, or both.
- Choose the amount for each type of coverage.
- Decide whether to include Coverage D (increased cost of compliance).



Detail for all of these appears in the Ratings section of the NFIP Flood Insurance Manual.

You consider the deductible level, as well as fees that apply to the policy.



Example: Basic and Additional Limits

FEMA NFIP Agent Training Program			
Topic 3: Building an NFIP Policy (Part 3)			
Example: Basic and Additional Limits			
	Basic Limit	Additional Limit	Rate per \$ 100 Basic/Add'l
Building Coverage			
Single family	\$ 50,000	\$ 200,000	.78/.21
2—4 family	\$ 50,000	\$ 200,000	.89/.30
Other residential	\$ 150,000	\$ 100,000	.95/.30
Non-residential	\$ 150,000	\$ 350,000	.95/.30
Contents Coverage			
Single family	\$ 20,000	\$ 200,000	1.36/.43
2—4 fam; other res.	\$ 20,000	\$ 200,000	1.53/.56
Non-Residential	\$ 130,000	\$ 370,000	1.58/.61

Building with basement.
Contents: basement and above.
Post-FIRM, Zones B, C, or X

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One way to serve your customers is to help them understand that insurance above the basic level is not expensive. The regular program has different rates for the basic limit and for additional coverage.

This slide shows the basic and additional limits. You would add them together to get the maximum—for example, \$250,000 in all for building coverage on a single-family dwelling.

Examine the Rate per \$100 column. Additional coverage is generally less expensive as the basic coverage.



NFIP Coverage Limits

FEMA NFIP Agent Training Program		
Topic 3: Building an NFIP Policy (Part 3)		
NFIP Coverage Limits		
	Emergency Program	Regular Program
Single Family		
Building	\$35,000	\$250,000
Contents	\$10,000	\$100,000
Other Residential		
Building	\$100,000	\$250,000
Non-Residential		
Building	\$100,000	\$500,000
Contents	\$100,000	\$500,000

This chart represents the maximum available coverage limits for both building and contents split out by building types for both the Emergency and Regular Programs.




Poll Question

1. Consider that you are writing flood insurance on a single family residential building located in the City of Onaga, KS. What would be the maximum coverage for the building?
 - a. \$250,000
 - b. \$100,000
 - c. \$35,000
 - d. 10,0000
2. Consider that you are writing flood insurance on a residential building located in Osage County, KS. What is the maximum coverage that could be written on the building?
 - a. \$250,000
 - b. \$100,000
 - c. \$35,000
 - d. 10,0000



Federal Policy Fees (Effective 05/01/2010)

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FEMA NFIP Agent Training Program

Topic 3: Building an NFIP Policy (Part 3)

Federal Policy Fees (Effective 05/01/2010)

Rate Type	Previous Federal Policy Fee	New Federal Policy Fee
Standard Rated Policies	\$35	\$40
Preferred Risk Policies	\$13	\$20
RCBAP	1 unit - \$ 35.00 per policy 2-4 units - \$ 70.00 per policy 5-10 units - \$ 175.00 per policy 11-20 units - \$ 385.00 per policy 21 or more - \$ 735.00 per policy	1 unit - \$ 40.00 per policy 2-4 units - \$ 80.00 per policy 5-10 units - \$ 200.00 per policy 11-20 units - \$ 440.00 per policy 21 or more - \$ 840.00 per policy

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Effective 05/01/2010, the Federal Policy Fee was increased for standard rated policies from \$35 to \$40 and on PRP's from \$13 to \$20. The federal policy is a mandatory fee that applies to all NFIP policies including RCBAP policies.



Community Rating System

The slide features a blue header with the FEMA logo and the text "FEMA NFIP Agent Training Program". Below the header, the title "Topic 3: Building an NFIP Policy (Part 3)" is displayed in blue, followed by "Community Rating System" in orange. A bulleted list on the left describes the CRS: it encourages communities to exceed minimum NFIP requirements, mentions 900+ communities (63% of all policies), and lists CRS classes 1-10 with their respective premium discounts. A blue box at the bottom left provides the URL for the CRS Resource Center. On the right, a screenshot of the Emergency Management Institute's Community Rating System Resource Center website is shown, featuring a green background and a photo of a house.

Topic 3: Building an NFIP Policy (Part 3)
Community Rating System

- Encourages communities to exceed minimum NFIP requirements
- 900+ communities; 63% of all policies
- CRS classes 1 –10:
 - 1 (highest): 45% discount on insurance premiums (not fees)
 - 9 (lowest): 5% discount
 - 10: community doesn't participate

CRS Resource Center:
<http://training.fema.gov/EMIWeb/CRS/>

Emergency Management Institute
Home Help Site Map FEMA Home Accessibility PDR
Community Rating System Resource Center
The CRS rewards communities that undertake floodplain activities beyond the requirements of the National Flood Insurance Program.
The CRS is a point system program that reduces flood insurance premiums for the citizens of participating communities.

NFIP has established a Community Rating System (CRS) to encourage communities to go beyond the minimum requirements of the program.

Depending on the actions of the community, it can belong to classes from 1 to 9 in CRS. (A class of 10 means the community is not participating.)

In a community rated 9, there is a 5 percent discount on the premiums. That discount increases until in communities rated as 1, the discount is 45 percent.

The NFIP Flood Insurance Manual includes a CRS section listing participating communities, and there's an online CRS Resource Center.



Examples of Dwelling and Building

FEMA NFIP Agent Training Program

Topic 3: Building an NFIP Policy (Part 3)

Examples of Dwelling and Building

Dwelling

Building

Dwelling

- Single family, one floor,
- no basement, regular program

MODERATE TO LOW RISK PREMIUM TABLE: REGULAR PROGRAM

Premiums for Zones B, C, X (One-Floor)

These premiums are based on a single family, one floor, no basement building with a \$300 deductible.¹

Your premium may be even lower if your community participates in the Community Rating System (CRS).²

Building & Contents		Building Only		Contents Only	
Coverage	Annual Premium ³	Coverage	Annual Premium ³	Coverage	Annual Premium ³
\$ 15,000 / \$5,000	\$ 434	\$ 15,000	\$ 314	\$ 10,000	\$ 145
\$5,000 / \$5,000	\$ 514	\$5,000	\$ 404	\$ 5,000	\$ 170
\$5,000 / \$5,000	\$ 534	\$5,000	\$ 484	\$5,000	\$ 175
\$10,000 / \$5,000	\$ 614	\$10,000	\$ 534	\$10,000	\$ 213
\$15,000 / \$5,000	\$ 634	\$15,000	\$ 584	\$15,000	\$ 248
\$20,000 / \$5,000	\$ 654	\$20,000	\$ 634	\$20,000	\$ 280
\$25,000 / \$5,000	\$ 674	\$25,000	\$ 684	\$25,000	\$ 311

A quick return to something you saw earlier: annual premiums in selected zones.

Dwelling

The slide shows the premium for a single-family, one floor home, with no basement, in a regular-program community. The dwelling would be in zones B, C, or X. The chart shows the premium for both building and contents, building only, and contents only.

Building

The slide shows a non-dwelling example for the same community. This is the premium for, a one-floor building with no basement, zones B, C, or X.




Grandfathering

Topic 3: Building an NFIP Policy (Part 3)

Grandfathering

- Allows premium benefits after
 - Changes in map zones
 - Changes to compliance standards
- May provide legitimate reason for zone discrepancies on policy declarations page




One final topic is the concept of grandfathering.

This provides a way to maintain previous premium levels following events such as changes in zones or changes to compliance standards resulting from flood map revisions.

The grandfather rule can provide an explanation for the zone listed on the policy declarations page does not match the lender's Standard Flood Determination Form.



Pre-FIRM, New Policy after Map Change

 FEMA


FEMA NFIP Agent Training Program

Topic 3: Building an NFIP Policy (Part 3)

Pre-FIRM, New Policy after Map Change

If policy was not obtained prior to effective date of map change:

- Building can receive Pre-FIRM rates
- No grandfathering to prior zone/BFE
- Continuous coverage not required




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Buildings that existed before the community adopts floodplain management ordinances or before the initial FIRM for the community are rated based on special Pre-FIRM rates—treated as though those requirements do not apply.

For example, a community received its initial FIRM on July 1, 1995. Mr. Smith applies for a flood insurance policy on his pre-FIRM home in the following year. He will receive the pre-FIRM rates for his policy and will not benefit from the grandfather provision to use the zone or BFE prior to the map change or the BFE.



Post-FIRM, New Policy


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FEMA NFIP Agent Training Program

Topic 3: Building an NFIP Policy (Part 3)

Post-FIRM, New Policy

- If building was constructed in compliance with a specific FIRM, use that map's zone and BFE
- Submit proof to carrier.
- Continuous coverage not required



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If a policy was purchased after the effective date of a map change, the policyholder is eligible to maintain the prior zone and BFE on the FIRM at the time of construction. Documentation of the prior zone or BFE is required.




Poll Question

1. Consider that your community is an emergency program community. How much is the maximum amount of building coverage for a single family dwelling?
 - a. \$35,000
 - b. \$45,000
 - c. \$250,000
 - d. \$100,000
2. Ms. Moretti built a new home in a Zone X on March 1, 2000, nearly five years after the initial FIRM for the community. The map was updated again in 2002 and the zone changed to Zone AE . Ms. Moretti decides to buy flood insurance for the first time. Which FIRM would be used to take advantage of the grandfather provision?
 - a. The FIRM revised in 2002
 - b. The FIRM in effect at the time of construction




Pre-or Post-FIRM Building/Map Changes

 FEMA

FEMA NFIP Agent Training Program

Topic 3: Building an NFIP Policy (Part 3)
Pre-or Post-FIRM Building/Map Changes

- For policy in effect prior to map change date, maintain prior zone and BFE
- Coverage must be continuous
- Can assign policy to new owner



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Whether a building is pre-FIRM or post-FIRM, if a policy is in effect on the date the flood map changes, the building keeps the previous zone and BFE.

The owner must maintain coverage continuously.

If that happens, the grandfathering can apply to the new owner of the property if that person maintains the flood insurance policy.



Your Source for Previous Flood Maps

The screenshot displays the FEMA Map Service Center (MSC) website. At the top, the FEMA logo and the text "FEMA NFIP Agent Training Program" are visible. Below this, the page title "Topic 3: Building an NFIP Policy (Part 3)" and the subtitle "Your Source for Previous Flood Maps" are shown. The main content area features the "FEMA Map Service Center" header with a navigation bar containing links: "Product Catalog", "Map Search", "Quick Order", "Digital Post Office", and "Help".

The "Product Catalog" section is highlighted with a yellow box and an orange arrow. It includes a "Search by..." dropdown menu with "Address" and "Map Panel ID" options. Below this, there are two main search methods:

- 1) Select a Product: A dropdown menu showing "Public Flood Map".
- 2) Enter an Address: Fields for Street, City, State, and Zip, followed by a "Search by Street Address" button.

To the right of the search fields, there are several informational sections:

- New to the FEMA Map Service Center?** with links for Homeowners/Renters, Real Estate/Flood Determination Agents, Insurance Agents, Engineers/Surveyors, and Federal/Exempt Customers.
- What are you looking for?** with links for Flood Maps, FIRMettes, DFIRM Databases, DFIRM Viewer, and Documents, Publications & Forms.
- More information** with a link for "How do I find the flood map for my area?".
- Log On** section with fields for User ID (email address) and Password, and buttons for Log on, Clear, Forgot Password?, Register, and Why register?.

At the bottom of the search area, a text box states: "Find 'historic' flood maps through the MSC Product Catalog." The footer of the page indicates "© FEMA 2008. All rights reserved."

If you need to document a flood map in effect, prior to the current flood map, your best resource is the Map Service Center. Through the product catalog, you can find historic flood maps.



Preferred Risk? No Grandfathering

Topic 3: Building an NFIP Policy (Part 3)

Preferred Risk? No Grandfathering

- Grandfathering rules do not apply to PRP.
- PRP must be located in zones B, C or X on FIRM
 - At time of original application, and
 - At each subsequent renewal
- If map changes to SFHA, convert to standard policy using appropriate zone (B, C, X)

You should know that grandfathering does not apply to the Preferred Risk Policy (PRP), which is available in moderate to low risk zones.

Buildings covered by the PRP must be located in Zones B, C, or X at the time of the original application, and at each subsequent renewal of the policy.

If the zone changes to a Special Flood Hazard Area, the property owner must convert to a standard policy for the appropriate zone.



Extension of PRP Eligibility

Topic 3: Building an NFIP Policy (Part 3)

Extension of PRP Eligibility

PRP Eligibility:

- Is extended as per memorandum W-10076 dated 07/15/2010
- Extension will be effective 01/01/2011
- Extension details for two year PRP extension after map change

<http://www.nfipservice.com/stakeholder/pdf/bulletin/w-10076.pdf>

FEMA

FEMA NFIP Agent Training Program

May 11, 2010

MEMORANDUM FOR: Mr. [Name], FEMA Director

TO: Mr. [Name], FEMA Director

FROM: Mr. [Name], FEMA Director

SUBJECT: Extension of PRP Eligibility

On May 11, 2010, FEMA issued a memorandum (W-10076) regarding the extension of PRP eligibility for two years following a map change. This memorandum is intended to provide information to the public regarding this extension.

The extension of PRP eligibility is effective January 1, 2011. Owners of buildings newly designated in a SFHA following a flood map revision on or after October 1, 2008, may be able to maintain the lower cost PRP for two years following the effective date of the map change.

For more information, please visit the FEMA website at www.fema.gov.

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Standard Printing, One-Processing, Understanding, Working, Helping

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FEMA is revising its PRP eligibility. Effective January 1, 2011, owners of buildings newly designated in a SFHA following a flood map revision on or after October 1, 2008, may be able to maintain the lower cost PRP for two years following the effective date of the map change.



PRP Extension Summary


Topic 3: Building an NFIP Policy (Part 3)

PRP Extension Summary

The key points of PRP Extension are:

- It is developed to address the financial burden of mandatory purchase requirements on policy holders in newly mapped areas.
- Buildings newly designated within the SFHA due to a map revision on or after October 1, 2008, are eligible for coverage under the PRP for a period of up to two years* after the later of the two following dates:
 - The effective date of the map revision, or
 - January 1, 2011
- Loss history requirements must be met

*After two year extension, the policy must be written as standard-rated policy and can use X-Zone rates at end of two year eligibility period.



Over the past several years, the NFIP has been engaged in several initiatives to remap areas of the United States, especially those that are subject to a high risk of flooding. These initiatives include MapMod, RiskMAP, and the Provisionally Accredited Levee (PAL) program. A growing number of concerns have been raised about the implications of the initiatives, especially the mandatory requirement to purchase flood insurance that is imposed by federally regulated lenders on those with mortgages for buildings newly included in SFHAs on the revised maps. The primary concern involves the cost of the flood insurance. In light of these concerns, and based on detailed financial and other analysis, the NFIP is implementing a measure that will help ease the financial burden on affected property owners. With this change, property owners should have adequate time to understand and plan for the financial implications of the newly communicated flood risk and the mandatory purchase requirement.



PRP Two-Year Eligibility Extension

For policies effective on or after January 1, 2011, FEMA is extending PRP eligibility for two policy years following the effective date of a map change for buildings newly included in SFHAs. The following conditions apply for the extended eligibility:

- Buildings that were newly designated within an SFHA due to a map revision on or after October 1, 2008, and before January 1, 2011, are eligible for a PRP for two policy years. Property owners affected by these previous map revisions will be eligible for the PRP for the two policy years effective between January 1, 2011, and December 31, 2012.
- Buildings that are newly designated within an SFHA due to a map revision on or after January 1, 2011, will be eligible for a PRP for two policy years from the effective date of the map revision.

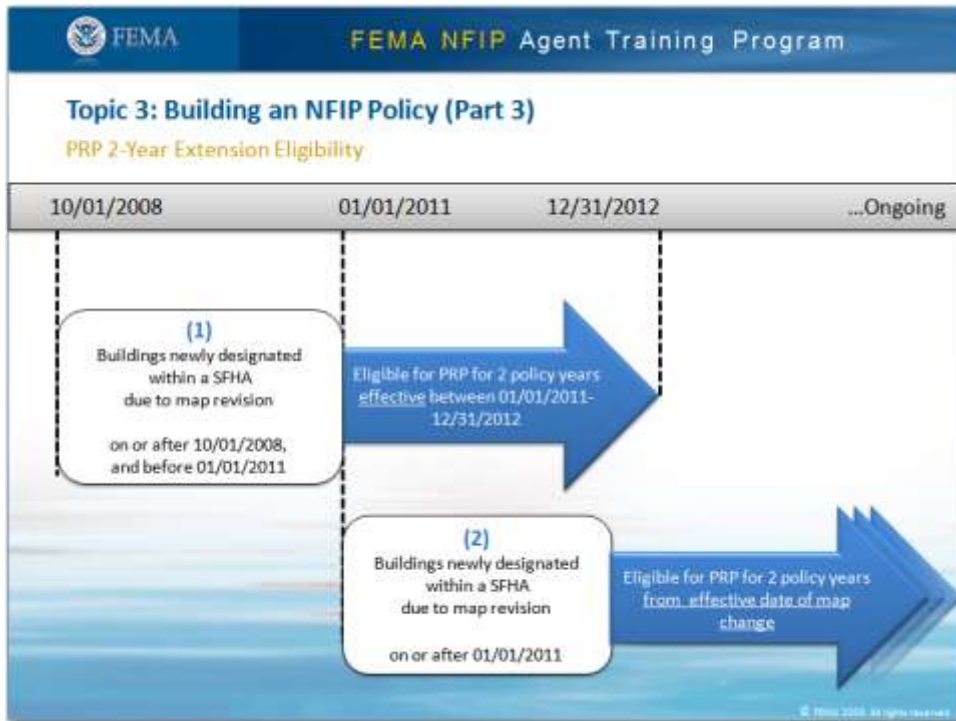
Buildings meeting the above requirements must also meet the PRP loss history requirements. If there are two claims or disaster relief payments for flood loss of \$1,000 or more, or three loss payments of any amount, the structure is ineligible for the PRP.

Policies issued as standard-rated policies or converted to standard-rated policies following a map change on or after October 1, 2008, may be converted to the PRP for two years beginning on the first renewal effective on or after January 1, 2011. In addition, unless it was issued in error, any existing standard-rated policy issued effective prior to January 1, 2011, will not be eligible for refunds.

At the end of the extended eligibility period, policies on these buildings must be written as standard rated policies. Buildings insured under the PRP during the 2-year PRP eligibility extension may be rated using X-Zone rates when their policies are renewed as standard-rated policies at the end of the two-year eligibility period.



PRP 2-Year Extension Eligibility



Which properties are eligible for the 2-year Preferred Risk Policy (PRP) extension?

Under the provisions of the PRP 2-Year Eligibility Extension, effective January 1, 2011, a building is eligible for a PRP for 2 years after the building's flood zone is redesignated as a Special Flood Hazard Area (SFHA) through a map revision, so long as the building also meets the PRP loss history requirements. The following conditions apply for the extended eligibility:

- Buildings that were newly designated within an SFHA due to a map revision on or after October 1, 2008, and before January 1, 2011, are eligible for a PRP for 2 policy years. Buildings affected by these previous map revisions will be eligible for the PRP for the 2 policy years effective between January 1, 2011, and December 31, 2012.



- Buildings that are newly designated within an SFHA due to a map revision on or after January 1, 2011, will be eligible for a PRP for 2 policy years from the effective date of the map revision.

At the end of the extended eligibility period, policies on these buildings must be written as standard-rated policies.

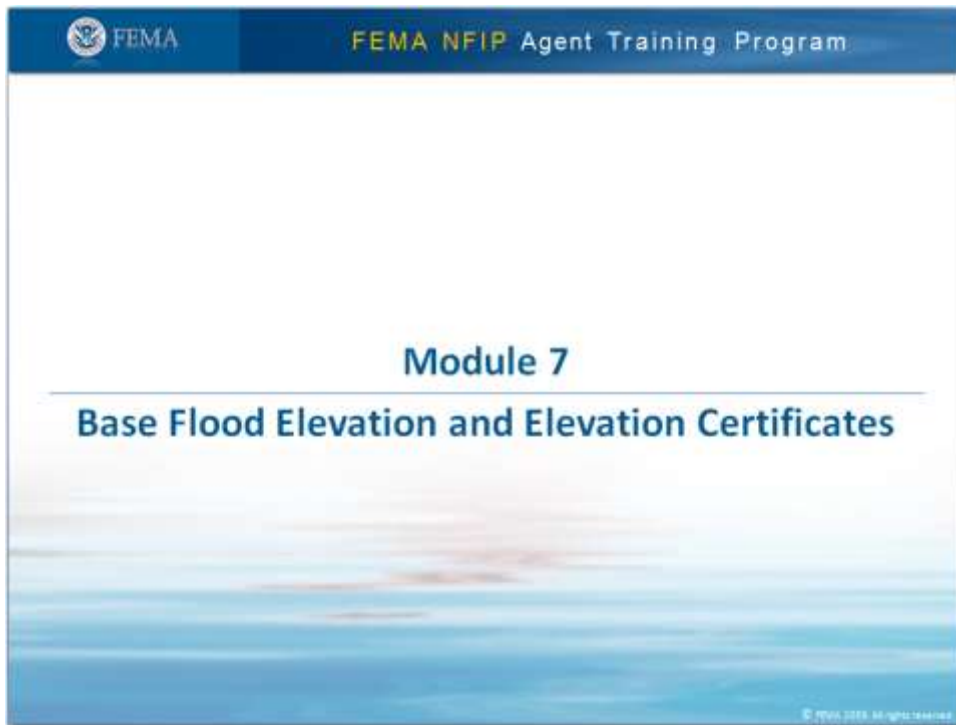


Poll Question: What do you think?

1. What is the best source to determine if your client's property is in a flood zone?
 - a. Ask my neighbor if the structure has ever flooded
 - b. Inquire with my real estate agent
 - c. Review the FIRM
 - d. Test the home for mold
2. Does it make a difference when your client's property was built?
 - a. Yes
 - b. No
3. What factors will affect how much my client pays for coverage?
 - a. Flood zone
 - b. Date of construction
 - c. Occupancy
 - d. A and B
 - e. A and C
 - f. All of the above



Module 7: Base Flood Elevation and Elevation Certificate





Module Objectives

**FEMA NFIP Agent Training Program**

Module Objectives

After completing this module, participants will be able to:

- Explain how Base Flood Elevation (BFE) affects the insurance of a property
- Describe what an Elevation Certificate (EC) is and its relevance for a given property



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Getting Started with BFE and EC

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FEMA NFIP Agent Training Program

Getting Started with BFE and EC

Looking at the image and the completed EC, try to answer the following questions:

- What does C2a represent?
- What does C2b represent?
- What does C2f represent?



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Here are some questions to consider. Think about these questions.



Topic 1: Elevation Certificates

Topic Objectives

Topic 1: Elevation Certificates

Topic Objectives

After completing this topic, participants will be able to:

- Describe BFE
- Describe the importance of an EC
- Identify the right person who certifies elevation

ELEVATION CERTIFICATE
AND
INSTRUCTIONS

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Elevation

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FEMA NFIP Agent Training Program

Topic 1: Elevation Certificates

Elevation

- Elevation refers to the height of a structure relative to BFE
- A structure above BFE is less likely to experience flood damage
- Less risk = lower premiums



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For flood insurance, **elevation** refers to structure height relative to the BFE.

A structure above BFE is less likely to experience flood damage, and hence, receives more favorable premiums.



Base Flood Elevation

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Topic 1: Elevation Certificates

Basic Flood Elevation

- Base flood is a flood that has a 1% chance of being equaled or exceeded.
- BFE is the expected height of that 1% chance of flood.

Expected surface of base flood



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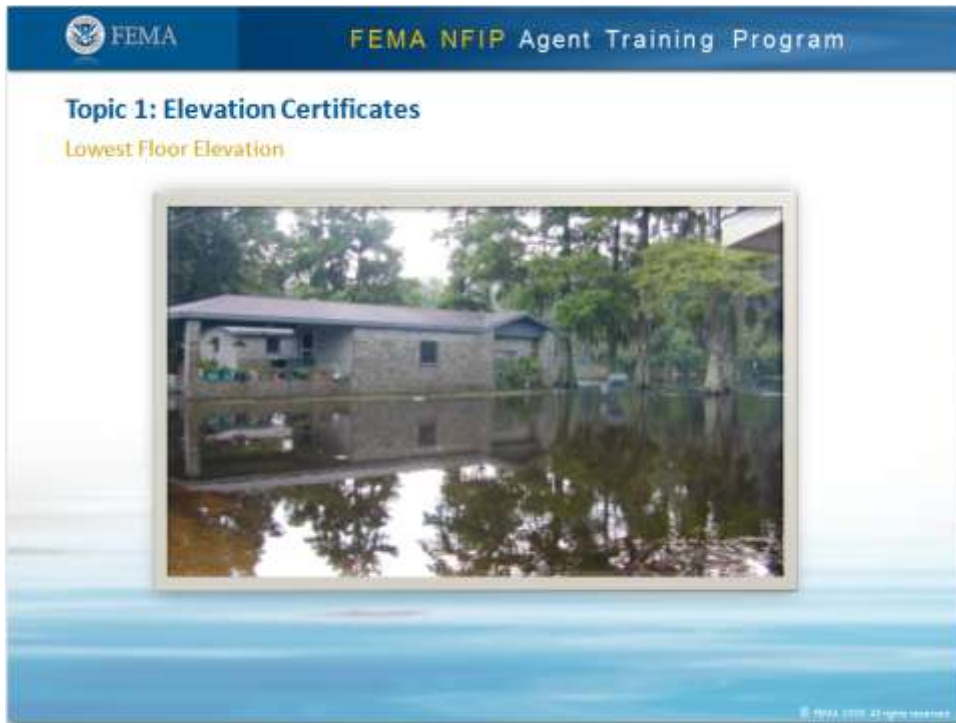
Base flood is a flood that has a 1 percent chance of being equaled or exceeded. You can think of BFE as the expected height of that 1 percent chance flood.

BFE is an “expected” level, not a guarantee.

In the photo, you see a building that has been elevated above the BFE for its area. Although there is flooding, none of the living space in the building has been damaged by the flood.



Lowest Floor Elevation



Here's another building. The Lowest Floor Elevation (LFE) represents the lowest elevation of the structure representing the risk of flooding. The LFE could be the first floor, basement floor, enclosure floor, or even the level of machinery and equipment. Later we will see where that information is captured on the elevation certificate.

Often, structures like the one shown on the slide may have their LFE equal to the BFE causing higher risk and higher premium.



Poll Question

1. Refer to the image on the whiteboard and determine if the flood is above or below the expected BFE level.
 - a. Above
 - b. Below
 - c. Cannot be determined



Poll Question

1. Refer to the image on the whiteboard and decide which line represents the Lowest Floor Elevation for the building.
 - a. A
 - b. B
 - c. C



Why an Elevation Certificate?

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FEMA NFIP Agent Training Program

Topic 1: Elevation Certificates

Why an Elevation Certificate?

- To correctly rate a flood insurance policy, you must identify the lowest floor of a building
- The EC documents several elevation levels
 - For example, level of bottom floor and lowest adjacent grade
- After review of the elevation and diagrams, you will designate which elevation in Section C2 to use as the lowest floor for rating
 - See building diagrams in the NFIP Flood Insurance Manual or the EC instructions.



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The main purpose of an EC from an insurance perspective is to document the level of the lowest floor of a building. What is the level of the bottom floor? What is the level of the adjacent grade?

The NFIP Flood Insurance Manual and the EC contain diagrams to illustrate where to take these measurements.



What an Elevation Certificate Does?

The slide is titled "Topic 1: Elevation Certificates" and "What an Elevation Certificate Does?". It lists the functions of an Elevation Certificate (EC) and includes an image of a person working with a map.

Topic 1: Elevation Certificates

What an Elevation Certificate Does?

The EC:

- Certifies building elevation
- Documents community compliance
- Determines policy rates
- Supports map revisions and amendments



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The EC is a multi-purpose form. It documents or certifies the elevation of a building. In addition, it can document compliance with community flood ordinances.

As insurance agents, you use the EC to determine policy rates. And, if the map changes, you can use the EC to determine whether the building complies with any new or changed requirements.



Who Certifies the Elevation?

The slide is titled "Topic 1: Elevation Certificates" and "Who Certifies the Elevation?". It lists three bullet points: 1. A surveyor, engineer, or architect must certify the building elevation. 2. More than simply level of lowest floor and area's BFE. 3. The insurance agent uses this information for rating. 4. For example, is property stored under the structure i.e. below BFE? An inset photo shows a man in a white shirt writing on a document. The slide has a blue header with the FEMA logo and a blue footer with the text "© FEMA 2008. All rights reserved."

Topic 1: Elevation Certificates

Who Certifies the Elevation?

- A surveyor, engineer, or architect must certify the building elevation.
 - More than simply level of lowest floor and area's BFE
- The insurance agent uses this information for rating.
 - For example, is property stored under the structure i.e. below BFE?

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Because the levels are being documented, a qualified professional, such as a surveyor, engineer, or architect must certify the elevation.

One example of information the professional might determine is:

Even though the structure is elevated, there may be property stored below the structure, such as in an enclosed storage area. This property could be below the BFE, and is therefore, at a greater risk for damage.



Finding a Professional

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Topic 1: Elevation Certificates

Finding a Professional

You can find a qualified professional through:

- Word-of-mouth
- State professional association for land surveyors*
- State NFIP coordinator
- Local community's building permit office
- Yellow Pages under "Surveyors"



* <http://www.lsrp.com/lsassocbystate.pdf>

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You can find a qualified professional through word-of-mouth, state professional association for land surveyors (<http://www.lsrp.com/lsassocbystate.pdf>), state NFIP coordinator, local community's building permit office, and Yellow Pages under the term "Surveyors."



Topic 2: A Basic Building Diagram

Topic Objectives

**FEMA NFIP Agent Training Program**

Topic 2: A Basic Building Diagram

Topic Objectives

After completing this topic, participants will be able to describe the various features of an elevated building.



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A Basic Building Diagram

Topic 2: A Basic Building Diagram

A Basic Building Diagram

This particular building diagram:

- Is one of the eight diagrams in all (for many types of buildings)
- Represents all slab-on-grade
- Is used for single- and multiple-floor buildings (besides split-level) and high-rise buildings (either detached or row-type e.g. townhouses) with or without attached garage
- Represents the structure with a distinguishing feature of the bottom floor being at or above ground level/on at least one side
- Displays numbers in circles corresponding to entries on the Elevation Certificate

DIAGRAM 1A

All slab-on-grade single- and multiple-floor buildings (either detached or row-type e.g. townhouses) with or without attached garage

Distinguishing Feature - The bottom floor is at or above ground level (grade) on at least one side

C2 a

GRADE

NEXT HIGHER FLOOR

BOTTOM FLOOR

C2 b

C2 f-h (determined by existing grade)

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The slide displays an example of one of the eight diagrams that guides the professional who certifies the elevation.

This is the simplest diagram, which represents a building on a slab, with at least one side of the bottom floor at or above ground level.

The circled numbers correspond to entries on the Elevation Certificate.



Elevated Building

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FEMA NFIP Agent Training Program


Topic 2: A Basic Building Diagram

Elevated Building

An elevated building:

- Has no basement
- Has lowest elevated floor raised above ground level
- Is elevated via foundation walls, shear walls, posts, piers, pilings, or columns.

Note: In Zones V and VE, solid foundation perimeter walls are unacceptable for elevating buildings.



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Here's FEMA's definition: two walls and a roof.

A building is called 'elevated' when it does not have a basement.

By definition, a basement is any area with its floor below ground level on all sides. An elevated building is raised above ground level by structures, such as posts, piers, and pilings. In some coastal zones, solid foundation walls are unacceptable for elevating buildings.



Elevated Buildings Can Have Breakaway Walls

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Topic 2: A Basic Building Diagram

Elevated Buildings Can Have Breakaway Walls

Breakaway walls are:

- Not part of structural support
- Intended to give way under certain lateral forces
- Intended not to damage the elevated portion or the supporting foundation



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An elevated building can make use of breakaway walls. These are typically ground-level walls that are not part of the structural support. They are designed to give way, for example, under the pressure of floodwater, without causing damage to the elevated portion of the building or to the supporting foundation.



Enclosures

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FEMA NFIP Agent Training Program

Topic 2: A Basic Building Diagram

Enclosures

An Enclosure is:

- Part of an elevated building below the lowest elevated floor
- Partially or fully shut in by rigid walls
 - Partial: may not be full height
- Not an enclosure if it does not have walls on all sides (E.g., a ground-level garage is not an enclosure because the garage door is not a wall.)



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The elevation certificate will document the presence of any enclosures.

An enclosure is part of an elevated building **below** the lowest elevated floor. In the photo, the areas on the ground floor, in the center, appear to be enclosures.

The area to the right on the ground floor is open on one side and is, therefore, not an enclosure.



Flood Vents

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Topic 2: A Basic Building Diagram

Flood Vents

Elevation certificates document any flood vents, which are:

- Permanent openings to allow free movement of water
- No more than one foot above grade
- One square inch of opening for each square foot of enclosed area



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Flood Vents refer to permanent openings to allow free movement of water. The Elevation Certificate will indicate the presence of any flood vents in Section A. The EC will also capture the square footage of the enclosure, number of permanent openings, and net area of the openings.



Poll Question

1. Can windows, doors, or similar structures serve as flood vents?
 - a. Yes
 - b. No
2. What should be the size of opening in flood vent for a 10X10 foot enclosure?
 - a. 200 sq inches
 - b. 400 sq inches
 - c. 100 sq inches



Use of Elevation Certificates

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Topic 2: A Basic Building Diagram

Use of Elevation Certificates

Certain conditions related to the use of ECs are:

- Pre-FIRM Construction (A or V zones)
 - Elevation certificates are optional
- Non-SFHA zones (B, C, and X zones)
 - No elevation certificates
- Post-FIRM Construction (A or V zones)
 - Elevation certificates are required in most cases



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Although optional, pre-FIRM construction in the SFHAs does not require an elevation to determine insurance premiums. As discussed earlier, an EC can provide lower premiums than pre-FIRM rates when the structure is one or more feet above the BFE.

B, C, or X zones do not need an EC to determine a rate. In fact, the rates are not based on elevation levels and the FIRMs do not provide BFEs in those non-SFHAs.

Because rates for post-FIRM buildings are based on the difference of the LFE and the BFE, in most cases, an EC will be required to determine the premium.



Topic 3: Sections of an Elevation Certificate

Topic Objectives

The slide features a blue header with the FEMA logo and the text "FEMA NFIP Agent Training Program". Below the header, the title "Topic 3: Sections of an Elevation Certificate" is displayed in blue. Underneath, the section "Topic Objectives" is highlighted in yellow. The objective text states: "After completing this topic, participants will be able to describe the different sections of an EC." To the right of the text is a framed image of a FEMA Elevation Certificate. The certificate itself has the FEMA logo at the top, followed by "FEMA", "National Flood Insurance Program", "ELEVATION CERTIFICATE", and "AND" followed by "NOTES". The background of the slide is a blurred image of a body of water under a sunset sky. A small copyright notice "© FEMA 2016. All rights reserved." is visible in the bottom right corner.

Topic 3: Sections of an Elevation Certificate

Topic Objectives

After completing this topic, participants will be able to describe the different sections of an EC.

FEMA
National Flood Insurance Program
ELEVATION CERTIFICATE
AND
NOTES

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EC Sections

The screenshot displays the FEMA NFIP Agent Training Program interface. At the top, there is a blue header with the FEMA logo and the text "FEMA NFIP Agent Training Program". Below this, the topic is identified as "Topic 3: Sections of an Elevation Certificate". Underneath, the text "EC Sections" is shown. The main content area features a grid of tabs labeled "Section A", "Section B", "Section C", "Section D", "Section E, F", and "Section G". The "Section A" tab is currently selected, showing a preview of the Elevation Certificate form. The form is titled "ELEVATION CERTIFICATE" and includes the FEMA logo and the text "U.S. DEPARTMENT OF HOMELAND SECURITY Federal Emergency Management Agency National Flood Insurance Program". It also contains a reference number "FEMA Reg. 1005-0000 Elevation Certificate, 2015 Edition". The form is divided into several sections, with "SECTION A - PROPERTY INFORMATION" being the most prominent. This section includes fields for "Building Owner's Name", "Building Street Address (including apt., unit, suite, and/or Bldg. No.)", "City", "State", "ZIP Code", "Elevation Certificate Number", and "Insured's Name". There are also checkboxes for "Is this a new building?" and "Is this a replacement building?".

Here is a description for each section in the EC:

- Section A documents information about the property i.e. the owner, the location, and the use.
- Section B documents information about the current Flood Insurance Rate Map (FIRM). Notice that box B9 shows the Base Flood Elevation (BFE).
- Section C is where the building elevation appears. This section requires survey. Items under C2 comprise elevations of various parts of the building. The information in Section C relates to elevations and flood mitigation features of the building itself. This section contains measurements the surveyor took to complete the EC. These measurements will help you accurately rate a flood insurance policy and will also be used by FEMA and the local communities to assist with their floodplain management compliance issues. This section does not specifically identify for you the Lowest Floor Elevation that must be used for rating purposes. You must make the final determination regarding which measurement should be used to accurately rate the policy and calculate the premium.



- In Section D, the surveyor, engineer, or architect certifies the elevation.
- Zones A and AO do not require a survey.
- The property owner completes Sections E and F to indicate that the elevation information is accurate.
- Section G is a space for optional community information. An example of how this section is used is: "a community official certifies that elevation information was taken from documents signed and sealed by a professional who was authorized to certify elevation." In other words, elevation was certified by transferring information from certified documents onto the file in the community.



Rating Example

FEMA **FEMA NFIP Agent Training Program**

Topic 3: Sections of an Elevation Certificate

Rating Example

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number: Anycommunity, 111111	B2. County Name: Anycounty	B3. State: Anystate
B4. Map Panel Number: 9991	B5. Suffix: C	B6. FIRM Index Date: 01/01/1990
B7. FIRM Panel Effective/Revised Date: 07/11/2009	B8. Flood Zone(s): AE	B9. Base Flood Elevation(s) (Zone A/D, use base flood depth): 746.2

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in item B9:
☒ FIRM Profile ☐ FIRM Community Determined ☐ Other (Describe):

B11. Indicate elevation datum used for BFE in item B9: ☐ NGVD 1929 ☐ NAVD 1985 ☐ Other (Describe):

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Other/Use Protected Area (OPA)? ☐ Yes ☐ No
Designation Date: ☐ CBRS ☐ OPA

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: ☐ Construction Drawings ☐ Building Under Construction ☐ Finished Construction
*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations - Zones A1-A20, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AP, AP/A, AP/AE, AP/A1-A20, AP/AH, AP/AQ. Complete items C2 a-h below according to the building diagram specified in item A7. Use the same datum as the BFE.
Benchmark Utilized: _____ Vertical Datum: _____
Conversion/Comments: _____

	Check the measurement used.	
a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	747.6 feet	<input type="checkbox"/> meters (Puerto Rico only)
b) Top of the next higher floor	n/a feet	<input type="checkbox"/> meters (Puerto Rico only)
c) Bottom of the lowest horizontal structural member (V Zones only)	n/a feet	<input type="checkbox"/> meters (Puerto Rico only)
d) Attached garage (top of slab)	747.5 feet	<input type="checkbox"/> meters (Puerto Rico only)
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	747.5 feet	<input type="checkbox"/> meters (Puerto Rico only)
f) Lowest adjacent (finished) grade next to building (LAG)	745.7 feet	<input type="checkbox"/> meters (Puerto Rico only)
g) Highest adjacent (finished) grade next to building (HAG)	745.9 feet	<input type="checkbox"/> meters (Puerto Rico only)
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	739 feet	<input type="checkbox"/> meters (Puerto Rico only)

NEXT



Poll Question

Here's an example for a building on a slab. Let's say the BFE on the FIRM is 746.2.

- The surveyor finds that the top of the bottom floor—in this case, the slab—has an elevation of 747.5.
- The top of the next higher floor has an elevation of 757.5
- The lowest adjacent grade is 745.7.
- The highest adjacent grade is 747.5.

1. Given these figures, what's the elevation of the lowest floor of this building? Type your answer in the space provided below.
2. What's the difference between this floor and BFE?
 - a. 0.5
 - b. 1.3
 - c. 0.7



Poll Question: What do you think?

Looking at an image and the completed elevation certificate, answer the following certificates.

Comment [V1]: Do we need to show an elevation certificate here?

1. What does C2a represent?
 - a. Top of bottom floor
 - b. Next higher floor
 - c. Lowest adjacent grade
 - d. Highest adjacent grade
2. What does C2b represent?
 - a. Top of bottom floor
 - b. Next higher floor
 - c. Lowest adjacent grade
 - d. Highest adjacent grade
3. What does C2f represent?
 - a. Top of bottom floor
 - b. Next higher floor
 - c. Lowest adjacent grade
 - d. Highest adjacent grade



Module 8: Resources and Summary





Module Objectives



FEMA NFIP Agent Training Program

Module Objectives

After completing this module, participants will be able to:

- Locate resources for flood insurance
- Summarize the points learned in the training





Resources for Insurance Agents and their Clients

**FEMA NFIP Agent Training Program**

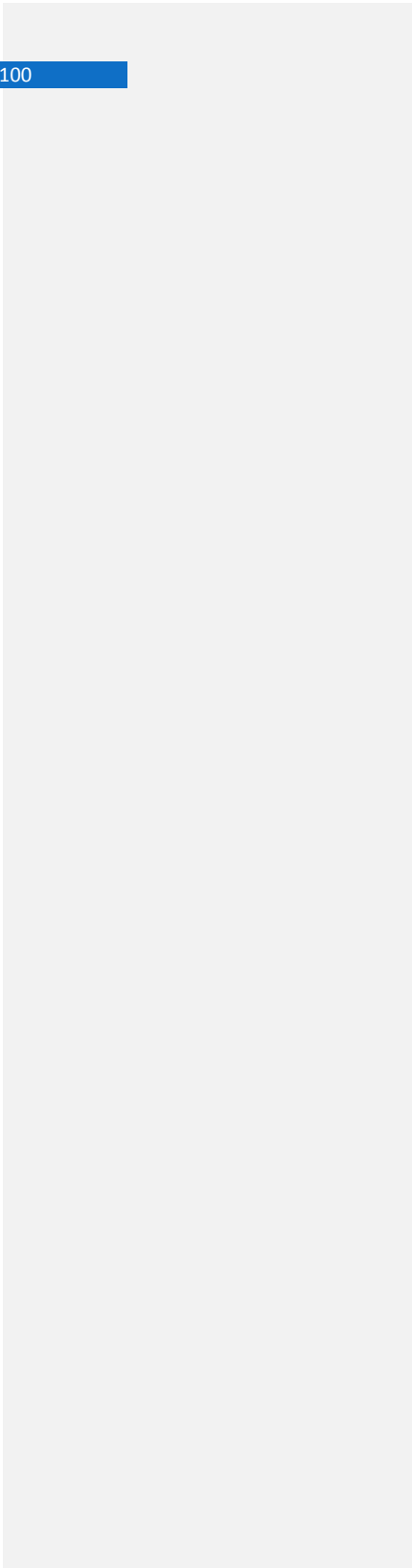
Resources for Insurance Agents and their Clients

Insurance agents can use the following resources for additional information:

- Agent Training
- FloodSmart.gov
- Agents.FloodSmart.gov
- Flood Insurance Library
- NFIP Flood Insurance Manual
- May 1, 2010 Changes
- Publications, Stuffers, Information Sheets
- FEMA's Map Service Center



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Agent Training

FEMA **FEMA NFIP Agent Training Program**

Resources for Insurance Agents and their Clients

Agent Training

The NFIP/H2O instructor-led training seminars can be accessed at:

- Agents
 - http://www.fema.gov/business/nfip/a_wshop.shtm
- Lenders
 - http://www.fema.gov/business/nfip/l_wshop.shtm

Here is the contact information of trainers:

- Melanie Graham: melanie@h2opartnersusa.com
- Dorothy Martinez, CFM: dorothy@h2opartnersusa.com
- Rich Slevin: rich@h2opartnersusa.com
- Sonja Wood, CFM: sonja@h2opartnersusa.com

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The NFIP/H2O instructor-led training seminars can be accessed at:

- Agents
 - http://www.fema.gov/business/nfip/a_wshop.shtm
- Lenders
 - http://www.fema.gov/business/nfip/l_wshop.shtm



FloodSmart.gov



FloodSmart.gov is the official Web site of NFIP. Not only does it provide information and guidance for people interested in obtaining flood insurance or filing a claim, it includes connection to a secure site for flood insurance agents.



Agents.FloodSmart.gov



Agents.FloodSmart.gov, as displayed by the logo, is a site for NFIP agents. You can find information about claims, flood insurance products, and training. The Web site also contains a marketing calendar to help coordinate your own insurance activity.



The Flood Insurance Library

The screenshot displays the FEMA NFIP Agent Training Program website. At the top, the FEMA logo and the text "FEMA NFIP Agent Training Program" are visible. Below this, the heading "Resources for Insurance Agents and their Clients" is followed by "The Flood Insurance Library". A list of resources is provided, including Manuals, Handbooks, Community Rating System, Community Status Book, Forms, Guidelines, Publications, Standard Policies, and Summary of Coverage. A smaller inset image shows a preview of the Flood Insurance Library website interface, which lists various documents such as the Agent's Guide, Community Rating System, and various manuals. At the bottom of the main page, a blue box contains the text: "The link to the online Flood Insurance Library is: <http://www.fema.gov/business/nfip/library.shtm>".

FEMA has an online flood insurance library. You can obtain manuals and handbooks here. You can access tools, such as the Community Rating System and the Community Status books.

One handy resource is the four-page summary of coverage.



NFIP Flood Insurance Manual

Resources for Insurance Agents and their Clients

NFIP Flood Insurance Manual

Two easy ways to access NFIP Flood Insurance Manual are:

- Online at the Flood Insurance Library:
<http://www.fema.gov/business/nfip/manual.shtm>
- Hard copy from:
FEMA Map Service Center
P.O. Box 1038
Jessup, MD 20794-1038
1-800-358-9620

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An essential tool is the NFIP Flood Insurance Manual. You can obtain it only at the link shown on the slide, or order a hard copy from the FEMA Map Service Center.



Publications, Stuffers, Information Sheets



NFIP also has a list of publications, including stickers, stuffers, brochures, and information sheets. One example is "Myths and Facts about the National Flood Insurance Program," which outlines ways to strike conversation with your clients who are considering flood insurance.



FEMA's Map Service Center

The screenshot shows the FEMA NFIP Agent Training Program header. Below it, the text reads "Resources for Insurance Agents and their Clients" and "FEMA's Map Service Center". A link is provided: "You can access FEMA's Map Service Center at: www.msc.fema.gov".

The main content area is a framed screenshot of the FEMA Map Service Center website. It features the FEMA logo and the title "Map Service Center". A navigation bar includes links: "Product Catalog", "Map Search", "Quick Order", "Digital Post Office", and "Help".

The page is divided into three main sections:

- Product Search by...**: Includes a "Map Panel III" tab, a "Select a Product" dropdown menu (currently showing "Flood Maps"), and a "Enter an Address" section with fields for "Street", "City", "State", and "Zip", followed by a "Search by Street Address" button.
- New to the FEMA Map Service Center?**: A list of links for different user types: "Homeowners/Renters", "Real Estate/Flood Determination Agents", "Insurance Agents", "Engineers/Surveyors", and "Federal/Exempt Customers".
- What are you looking for?**: A list of links: "Flood Maps", "FIRMnotes", "DFIRM Databases", "MapViewer - Web", and "Documents, Publications & Forms".
- Log On**: A section with "User ID (email address)" and "Password" input fields, "Log on" and "Clear" buttons, and links for "Forgot Password?", "Register", and "Why register?".

At the bottom right of the framed screenshot, there is a small copyright notice: "© FEMA 2008. All rights reserved."

You are already familiar with the Map Service Center. As a review of this resource, this slide gives you the direct link. After the seminar, please take some time to go to each of the links provided in this section as bookmark them for future reference.

October 1, 2010 Changes

[illegible]

The purpose of this memorandum is to provide notification of the changes that the NFIP will implement effective October 1, 2010, as specified below:

- Increased building and contents rates
- Revised Increased Cost of Compliance (ICC) premiums
- Requirement to obtain applicable information in Part 2 of the Flood Insurance Application for all buildings
- Revised Pre-FIRM Rating instruction for Lowest Floor Guide (LFG) page 58
- Required information for WYO Companies and the NFIP Servicing Agent to include on the policy declarations page



Premium Increases (4% Average)

FEMA NFIP Agent Training Program		
Resources for Insurance Agents and their Clients		
Premium Increases (4% Average)		
Flood Zones	% Increase	Rating Type
V Zones	3%	Post-FIRM V Zones
	9%	Pre-FIRM V Zones
A Zones	1%	AO, AH, AOB, and AHB Zones (shallow flooding zones)
	3%	Pre-FIRM AE Zones
	5%	Unnumbered A Zones
	6%	Post-FIRM A1-A30 and AE Zones
X Zones	7%	Standard X Zone (including B & C zones)
	10%	Mortgage Portfolio Protection Program (MPPP)

Premiums will increase by an average of 4% for policies written or renewed on or after October 1, 2010. Here is an overall breakdown of how the premium increase affects various zone types:

➤ **V Zones (coastal high-velocity zones)**

Larger rate increases are being implemented again this year as a result of the Heinz Center's Erosion Zone Study, which clearly indicates that current rates significantly underestimate the increasing hazard from steadily eroding coastlines.

- Post-FIRM V Zones: Premiums will increase 9%.
- Pre-FIRM V Zones: Premiums will increase 3%.

➤ **A Zones (non-velocity zones, which are primarily riverine zones)**

- Post-FIRM A1-A30 and AE Zones: Premiums will increase 6%.



- Pre-FIRM AE Zones: Premiums will increase 3% to slightly decrease the amount of subsidy in our Pre-FIRM rate.
- AO, AH, AOB, and AHB Zones (shallow flooding zones): Premiums will increase 1%.
- Unnumbered A Zones (remote A Zones where elevations have not been determined): Premiums will increase 5%.
- A99 Zones (approved flood mitigation projects, e.g., levees still in the course of construction) and AR Zones: Premiums will increase 9%.
- **X Zones (zones outside the Special Flood Hazard Area)**
 - Standard Risk Policy: Premiums will increase 7%.
- **Mortgage Portfolio Protection Program (MPPP): Premiums will increase by 10%.**



Increase Cost of Compliance

FEMA NFIP Agent Training Program					
Resources for Insurance Agents and their Clients					
Increase Cost of Compliance					
FIRM	Zone	Residential		Non-Residential	
		Building Amount of Insurance		Building Amount of Insurance	
		\$1 – \$230,000	\$230,001 – \$250,000	\$1 – \$480,000	\$480,001 – \$500,000
Post-FIRM	A, AE, A1-A30, AO, AH	\$ 5	\$ 4	\$ 5	\$ 4
	AR, AR DUAL ZONES	\$ 5	\$ 4	\$ 5	\$ 4
	POST-'81 V1-V30, VE	\$18	\$13	\$18	\$13
	'75-'81 V1-V30, VE	\$30	\$20	\$30	\$20
	A99, B, C, X, D	\$ 5	\$ 4	\$ 5	\$ 4
Pre-FIRM	A, AE, A1-A30, AO, AH	\$70	\$55	\$70	\$55
	AR, AR DUAL ZONES	\$ 5	\$ 4	\$ 5	\$ 4
	V, VE, V1-V30	\$70	\$55	\$70	\$55
	A99, B, C, X, D	\$ 5	\$ 4	\$ 5	\$ 4

Effective October 1, 2010, ICC premiums, with one exception, are decreasing to better match premium with expected payments. The premium for those paying \$4 will remain unchanged. The increase in premium varies by zones.



Application: Page 2

The slide features the FEMA logo and the title 'FEMA NFIP Agent Training Program'. Below this, the heading 'Resources for Insurance Agents and their Clients' is displayed. The main content area is titled 'Application: Page 2' and contains a bulleted list. To the right of the text is a thumbnail image of the FEMA Flood Insurance Application (FIA) form, specifically Part 2, which is a detailed form for providing information about the insured property and its location.

Resources for Insurance Agents and their Clients

Application: Page 2

- Part 2 of Application
- All applicable information must be obtained for all buildings, **regardless of the zone or date of construction.**

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Effective October 1, 2010, on the Flood Insurance Application Part 2, all applicable information must be obtained for all buildings regardless of the zone or date of construction.



Training Summary

The slide features a blue header with the FEMA logo on the left and the text "FEMA NFIP Agent Training Program" on the right. Below the header, the title "Training Summary" is displayed. The main content area lists the topics covered in the training. At the bottom of the slide, there is a blurred image of a sunset over water and a small copyright notice.

Training Summary

In this training, you learned about:

- Flood Insurance Essentials
- Flood Insurance Policies
- Coverage
- Loss Settlement
- Building an NFIP Policy
- Base Flood Elevation and Elevation Certificates

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